

MEDIA BOOK



Irish Life

**IRISH LIFE 2017 CLAIMS REPORT
FEBRUARY 2018**

Summary to date 15/02/2018

WH Wilson Hartnell

SUMMARY OF COVERAGE

DATE	MEDIA	ARTICLE	
ONLINE			DAILY VIEWS
25 th Jan	Irish Examiner.com	Cancer is main cause of death in Ireland	34,305
1 st Feb	Offaly Express.ie	Cancer is still the leading cause of death in Offaly	959
2 nd Feb	Longford Leader.ie	Cancer is Longford's leading cause of death and illness	1,430
3 rd Feb	Limerick Post.ie	Cancer is Limerick's leading cause of death and illness	553
5 th Feb	Connacht Tribune.ie	Cancer is Galway's leading cause of death and illness according to life insurance claims	13,330
5 th Feb	Galway Bay Fm.ie	Cancer is Galway's leading cause of death and illness according to Life insurance claims	3,915
6 th Feb	KCLR 96Fm.ie	Irish Life paid out €6.8 million for life insurance across Carlow and Kilkenny last year	93
7 th Feb	Limerick Leader.ie	Life insurance and specified illness claims amount to €6.1m in Limerick	4,547
11 th Feb	Clare.Fm	Cancer Remains The Main Cause Of Death In Clare	1,320
BROADCAST			LISTENERSHIP
7 th Feb	CRC 102.9 FM	The Grapevine – Interview with Sarah Kelly	19,500

8th Feb	KCLR 96 FM	John Walshe & Edwina – News bulletin at 7am	10,800
PRINT			CIRCULATION
25th Jan	Irish Examiner	Cancer is the main cause of death	30,964
6th Feb	Limerick Chronicle	Life insurance and specified illness claims amounts to €6.1m in Limerick	9,000
6th Feb	Roscommon Herald	Cancer is county's leading cause of death	8,324
6th Feb	Clare People	Cancer is the leading cause of death and illness in Clare	8,753
6th Feb	Sligo Champion	Life insurance company paid out almost €1m in Sligo in '17	9,572
7th Feb	Derry People Donegal News	€3.7m paid in claims to customers in Donegal	15,108
7th Feb	Donegal Post	Cancer is Donegal's lead cause of death and illness	4,085
8th Feb	Longford Leader	Cancer is the leading cause of death in Longford	7,167
10th Feb	Limerick Post	Cancer remains Limerick's leading cause of death	15,891
12th Feb	The Herald	Sometimes you have to think about illness, death and cash	44,085
13 Feb	Donegal People	€3.6m in serious illness and life insurance claims	5,851
13 Feb	The Nationalist	Cancer is county's No 1 cause of death	8,081

OVERALL VIEWERSHIP/AUDIENCE	
Online	60,452
Broadcast	30,300
Print	166,881
TOTAL	257,633

Irish Examiner.com, 25 January

<https://www.irishexaminer.com/ireland/cancer-is-main-cause-of-death-in-ireland-466229.html>

Cancer is main cause of death in Ireland

Thursday, January 25, 2018



By Conall Ó Fátharta

Irish Examiner Reporter

Cancer continues to be the main cause of death and illness in Ireland — with a leading life insurer paying out almost €190m to families last year.



According to Irish Life's annual claims report for its retail business, it paid out €187.8m to customers and their families affected by illness and death during 2017.

The report, which provides an insight into the health issues affecting families, includes an overview of the illnesses and conditions that led to payments for 2,582 life insurance, specified illness cover, and terminal illness claims in 2017.

Irish Life paid €129.7m for 1,689 life insurance claims in 2017, €53.7m for 853 specified illness cover claims, and a further €4.4m for 40 terminal illness claims.

This represents an increase of 10% overall in the value of claims paid out to Irish Life customers compared to 2016 figures.

The average payment was €76,786 for life insurance claims, €62,992 for specified illness cover claims, and €109,534 for terminal illness claims.

Cancer was again the main cause of both life insurance (42%) and specified illness claims (62%), followed by heart-related conditions which accounted for 10% of deaths and 20% of specified illness claims. Overall, breast cancer was the main type of cancer for specified illness claimants.

Within the life insurance category, accidental deaths accounted for 7% of all claims, representing a total payment of €17.1m.

The average age for accidental death claims was just 49, the lowest average age on record, with more men (63%) dying from accidental death causes than women (28%).

A quarter of all life insurance claims for those under 40 were as a result of an accident, making it the second-biggest cause of claims for this age-group again this year.

Some €1m was paid out to families of those who died in road traffic accidents in 2017.

Offaly Express.ie, 1 February

<https://www.offalyexpress.ie/news/lifestyle/294890/cancer-is-still-the-leading-cause-of-death-in-offaly.html>

Cancer is still the leading cause of death in Offaly

IRISH LIFE HAS RELEASED STATISTICS AROUND ITS LIFE INSURANCE CLAIMS

Justin Kelly

1 Feb 2018



Cancer continues to be the main cause of death and illness in Offaly, according to Irish Life, Ireland's leading life insurer*. Irish Life has published its annual claims report, confirming that it paid out €2.4 million to customers and their families in County Offaly who were affected by illness and death during 2017.

The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €1.5 million for 23 Life Insurance claims in Offaly and €940,000 for 12 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Offaly. Accidental deaths were the second biggest cause of Life Insurance claims. 'Multiple Sclerosis' and 'Stroke' were equally the second biggest cause of Specified Illness claims.

In 2017, the average age of Life Insurance claims in Offaly was 61 years, while the average age of those with Specified Illness claims was 53 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; "We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research** that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.

"This is further proven by the fact that over a third of our Specified Illness claims were paid to people under 50 years of age. Those total payments would have helped to ease the financial burden for those people and their families at a difficult time. However, it's a worry that the Coyne Research study also found that less than half of women in Ireland (just 45%) have some form of life insurance, serious illness cover or income protection, compared to almost 2 in every 3 men (63%). And unfortunately, this lack of financial protection among women in particular is also reflected in our 2017 claims data where women made up just 38% of our Life Insurance claims", he said.

Looking at the national data, almost two thirds of Life Insurance claims were for men (60%) compared to just 35% for women. In relation to Specified Illness claims, over half (53%) of claims were paid to men and 45% to women. The report also revealed that women in Ireland

are claiming at an earlier age than men; the average age for female life claims was 64 years, compared to 67 years for men, and for specified illness claims the average age for female claimants was just 51 years, compared to 55 years of age for male claims.

Life Insurance claims: The claims report highlighted that the number of people dying from cancer in Ireland remains high, as over half of women (54%) and 38% of men died from cancer in 2017. Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

Specified Illness claims: Overall, prostate cancer was the leading cancer claim for men in Ireland (19%), followed by lung cancer and colon cancer. Breast cancer was the main type of cancer claim for women (39%), followed by colon cancer and ovarian cancer.

Irish Life paid over 95% of all Life Insurance and Specified Illness claims received in 2017, paying out over €3.6 million a week on average. Most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. The company also confirmed that almost 2 in every 3, Specified Illness claims were paid within five weeks of Irish Life receiving the completed claim forms.

Longford Leader.ie, 2 February

<https://www.longfordleader.ie/news/home/294955/cancer-is-longfords-leading-cause-of-death-and-illness.html>

Cancer is Longford's leading cause of death and illness

IRISH LIFE PAYS OUT €2 MILLION IN CLAIMS IN LONGFORD DURING 2017

Longford Leader

2 Feb 2018

Irish Li'

Cancer continues to be the main cause of death and illness in Longford, according to Irish Life.

Irish Life has published its annual claims report, confirming that it paid out €2 million to customers and their families in County Longford who were affected by illness and death during 2017.

The report provides a unique insight into the health of the nation and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €1 million for 20 Life Insurance claims in Longford and €1 million for 18 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Longford, followed by heart-related conditions as the second biggest cause of claims.

In 2017, the average age of Life Insurance claims in Longford was 64 years, while the average age of those with Specified Illness claims was 47 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; “We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year.

"And yet we've seen from a recent study by Coyne Research that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.

“This is further proven by the fact that over a third of our Specified Illness claims were paid to people under 50 years of age. Those total payments would have helped to ease the financial burden for those people and their families at a difficult time.

"However, it's a worry that the Coyne Research study also found that less than half of women in Ireland (just 45%) have some form of life insurance, serious illness cover or income protection, compared to almost 2 in every 3 men (63%).

"And unfortunately, this lack of financial protection among women in particular is also reflected in our 2017 claims data where women made up just 38% of our Life Insurance claims”, he said.

Looking at the national data, almost two-thirds of Life Insurance claims were for men (60%) compared to just 35% for women. In relation to Specified Illness claims, over half (53%) of claims were paid to men and 45% to women.

The report also revealed that women in Ireland are claiming at an earlier age than men; the average age for female life claims was 64 years, compared to 67 years for men, and for specified illness claims the average age for female claimants was just 51 years, compared to 55 years of age for male claims.

Life Insurance claims: The claims report highlighted that the number of people dying from cancer in Ireland remains high, as over half of women (54%) and 38% of men died from cancer in 2017. Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

Specified Illness claims: Overall, prostate cancer was the leading cancer claim for men in Ireland (19%), followed by lung cancer and colon cancer. Breast cancer was the main type of cancer claim for women (39%), followed by colon cancer and ovarian cancer.

Irish Life paid over 95% of all Life Insurance and Specified Illness claims received in 2017, paying out over €3.6 million a week on average. Most of the small number of claims it declined was due to non-disclosure of medical information or the illnesses not being covered. The company also confirmed that almost 2 in every 3, Specified Illness claims were paid within five weeks of Irish Life receiving the completed claim forms.

Examples of claims payments made by Irish Life to customers in Ireland in 2017:

The largest individual Life Insurance claim of €5,075,000 was paid out to the family of a claimant who died of cancer.

€146,000 was paid to the family of a claimant in their 40s who died of cancer shortly after starting a life insurance policy.

An early Specified Illness claim was paid to a claimant in their 30s who had a cancer diagnosis just a few weeks after starting their cover and received a payment of €24,000.

Limerick Post.ie, 3 February

<https://www.limerickpost.ie/2018/02/03/cancer-is-limericks-leading-cause-of-death-and-illness/>

Cancer is Limerick's leading cause of death and illness

By
Aisling Kelly
February 3, 2018



Cancer is Limerick's biggest killer according to Irish Life.

Cancer continues to be the main cause of death and illness in Limerick.

According to figures to the latest annual claims report from Irish Life Assurance company. Cancer was once again the main cause of both life Insurance and specified Illness claims for people living in Limerick city and county, followed by heart-related conditions.

The company confirmed that it paid out €6.1 million in claims in Limerick during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of

€187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

In 2017, the average age of Life Insurance claims in Limerick was 62 years, while the average age of those with Specified Illness claims was 53 years.

Martin Duffy, Head of Underwriting and Protection Claims with Irish Life Retail, commented; “We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95 per cent of the life insurance and specified illness claims we received last year.”

The claims report highlighted that the number of people dying from cancer in Ireland remains high, as 54 per cent women and 38 per cent of men died from cancer in 2017. Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

The largest individual life insurance claim of €5,075,000 was paid out to the family of a claimant who died of cancer. €146,000 was paid to the family of a claimant in their 40s who died of cancer shortly after starting a life insurance policy.

Overall, prostate cancer was the leading cancer claim for men in Ireland 19 per cent followed by lung cancer and colon cancer. Breast cancer was the main type of cancer claim for women 39 per cent, followed by colon cancer and ovarian cancer.

More about health [here](#).

Connacht Tribune.ie, 5 February

<http://connachttribune.ie/cancer-is-galways-leading-cause-of-death-and-illness-according-to-life-insurance-claims/>

Cancer is Galway's leading cause of death and illness according to life insurance claims

By
Our Reporter

-
February 5, 2018

Galway Bay fm newsroom – Cancer is the leading cause of death and illness in Galway according to findings from Irish life Insurance.

The company released its annual claims report which showed that cancer was the biggest cause of life insurance and specified illness claims in Galway in 2017.

Irish Life paid out a total of 6.8 million euro to Galway families in 54 life insurance claims, while 2.7 million euro was paid out for 36 specified illness cover claims.

Heart related conditions were the second leading cause of death in the county.

The average age of death claims in Galway was 57 years while specified illness claims had an average age of 50 years.

Nationally, the report shows that over half of women and 38 per cent of men whose policies were claimed in 2017, died of cancer.

Overall, breast cancer was the leading cause of specified illness claim for women, while prostate cancer was the leading cause for males.

Galway Bay fm.ie, 5 February

<https://galwaybayfm.ie/cancer-galways-leading-cause-death-illness-according-life-insurance-claims/>

CANCER IS GALWAY'S LEADING CAUSE OF DEATH AND ILLNESS ACCORDING TO LIFE INSURANCE CLAIMS

BY GBFM NEWS

FEBRUARY 5, 2018

Galway Bay fm newsroom – Cancer is the leading cause of death and illness in Galway according to findings from Irish life Insurance.

The company released its annual claims report which showed that cancer was the biggest cause of life insurance and specified illness claims in Galway in 2017.

Irish Life paid out a total of 6.8 million euro to Galway families in 54 life insurance claims, while 2.7 million euro was paid out for 36 specified illness cover claims.

Heart related conditions were the second leading cause of death in the county.

The average age of death claims in Galway was 57 years while specified illness claims had an average age of 50 years.

Nationally, the report shows that over half of women and 38 per cent of men whose policies were claimed in 2017, died of cancer.

Overall, breast cancer was the leading cause of specified illness claim for women, while prostate cancer was the leading cause for males.

KCLR96fm.com, 6 February

<http://kclr96fm.com/irish-life-paid-e6-8-million-life-insurance-across-carlow-kilkenny-last-year/>

Irish Life paid out €6.8 million for life insurance across Carlow and Kilkenny last year

By [MaryAnn Vaughan](#)

Posted on Feb 6, 2018

Cancer is the leading cause of death resulting in a pay-out in both counties

Cancer is the leading cause of death and illness resulting in an insurance claim in Kilkenny and Carlow.

That's according to Irish Life who paid out €6.8 million in life insurance claims last year.

The figures released by the company say that they paid out €4.7 million in claims to Kilkenny people last year.

€3.2 million of that was life insurance to families of 17 people who passed away in the county with €1.2 million paid to 18 specific illness cover claimants.

Cancer is the biggest cause of death in the county with accidental deaths second and heart-related conditions in third.

The average age of those who died resulting in death claims in Kilkenny was 57 years.

Meanwhile, €2.1 million was paid in life insurance to 25 Carlow families with €570,000 to 10 Specified Illness Cover claimants.

Cancer was once again the main cause of claims in Carlow with heart-related conditions second and stroke third.

The average age of those who died resulting in death claims in Carlow was 66 years.

Limerick Leader.ie, 7 February

<https://www.limerickleader.ie/news/home/295666/life-insurance-and-specified-illness-claims-amount-to-6-1m-in-limerick.html>

Life insurance and specified illness claims amount to €6.1m in Limerick

Fintan Walsh

7 Feb 2018



INSURANCE company Irish Life paid out more than €6m in life insurance and specified illness cover in Limerick last year, according to new figures.

And following the publication of its annual claims report, Irish Life has said that cancer continues to be the main cause of death and illness in Limerick.

In 2017, the company paid out €4.8m in life insurance to families of 55 people who died in Limerick, while €1.3m was paid out to 20 specified illness cover claimants.

It said that cancer was once again the main cause of both life insurance and specified Illness claims for people living in Limerick, followed by heart-related conditions as the second biggest cause of claims.

Irish Life Retail's head of underwriting and protection claims, Martin Duffy said that an average of €3.6m was paid out every week across the country.

He said that more than 33% of their specified illness claims were paid out to people under the age of 50.

“Those total payments would have helped to ease the financial burden for those people and their families at a difficult time.

“However, it's a worry that Coyne Research study found that less than half of women in Ireland – just 45% – have some form of life insurance, serious illness cover or income protection, compared to almost 2 in every 3 men –63%. And unfortunately, this lack of financial protection among women in particular is also reflected in our 2017 claims data where women made up just 38% of our LifeInsurance claims,” he stated this week.

The company said that almost two in every three specified illness claims were paid within five weeks of Irish Life receiving the completed claim forms.

Irish Life's claims report highlighted that the number of people dying from cancer in Ireland remains high, as 54% of women and 38% of men died from cancer in 2017.

Clare.FM, 11 February

<http://www.clare.fm/news/cancer-remains-main-cause-death-clare/>

Cancer Remains The Main Cause Of Death In Clare

11th February 2018



A new report has found cancer remains the leading cause of death and illness in Clare.

Irish Life annual claims report, which has just been published, shows that 4.1 million euro was paid out to customers and their families in the county who were affected by illness and death during 2017.

Irish Life's annual report includes a breakdown of the illnesses and conditions that led to payments by the company totally 187.8 million euro to 2,582 customers and their families affected by illness and death last year.

2.8 million euro of that went to the families of 32 claimants in Clare and 1.3 million for 20 Specified Illness Cover claims.

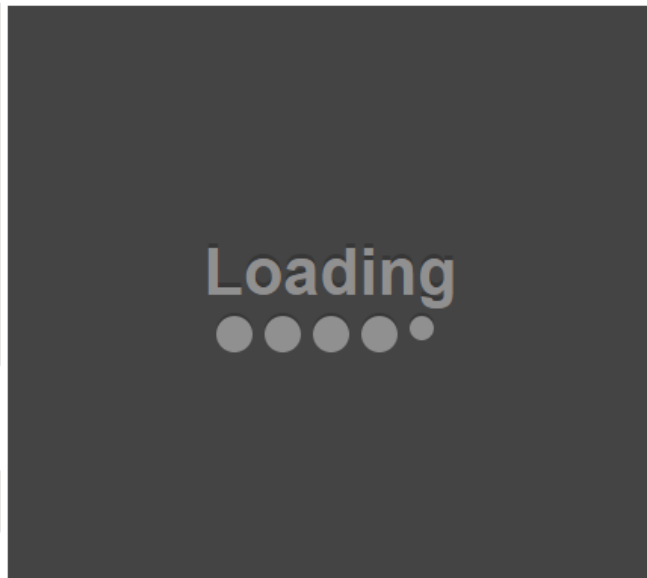
Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in the county, with heart-related claims the second highest cause.

In 2017, the average age of Life Insurance claims in Clare was 60 years, while the average age of those with Specified Illness claims was 51 years.


BROADCAST

CRC 102.9 FM, 7 February

Headline:	Irish Life comments		
Summary:			
Station:	CRC 102.9		
Type:			
Programme Name:	The Grapevine		
Programme Start:	07/02/2018 16:00:00		
Programme End:	07/02/2018 18:00:00		
Date:	07/02/2018		
Clip Start:	16:22:11	Clip End:	16:27:11
Clip Duration:	5:00	Clip ID:	58508141



KCLR 96 FM, 8 February



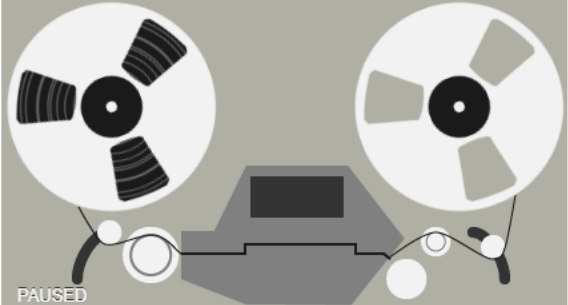
Irish Life featured
Article by [Unattributed](#) in KCLR FM | 08/02/2018 | Page:0

Keyword: Irish Life
Reach: 11655
Duration: 00:05:00
Value: 135.00

Article

Headline:	Irish Life featured		
Summary:			
Station:	KCLR FM		
Type:			
Programme Name:	John Walsh & Edwina Grace		
Programme Start:	07:00		
Date:	08/02/2018		
Clip Start:	07:02:10	Clip End:	07:07:10
Clip Duration:	5:00	Clip ID:	58420321

07:02 KCLR FM
Thursday, February 8, 2018



PAUSED

◀ ▶ ⏸

07:02:20

🔊

Irish Examiner, 25 January

Cancer is main cause of death

Conall Ó Fatharta

Cancer continues to be the main cause of death and illness in Ireland — with a leading life insurer paying out almost €190m to families last year.

According to Irish Life's annual claims report for its retail business, it paid out €187.8m to customers and their families affected by illness and death during 2017. The report, which provides an insight into the health issues affecting families, includes an overview of the illnesses and conditions that led to payments for 2,582 life insurance, specified illness cover, and terminal illness claims in 2017.

Irish Life paid €129.7m for 1,689 life insurance claims in 2017, €53.7m for 853 specified illness cover claims, and a further €4.4m for 40 terminal illness claims.

This represents an increase of 10% overall in the value of claims paid out to Irish Life customers compared to 2016 figures.

The average payment was €76,786 for life insurance claims, €62,992 for specified illness cover claims, and €109,534 for terminal illness claims.

Cancer was again the main cause of both life insurance (42%) and specified illness claims (62%), followed by heart-related conditions which accounted for 10% of deaths and 20% of

specified illness claims. Overall, breast cancer was the main type of cancer for specified illness claimants.

Within the life insurance category, accidental deaths accounted for 7% of all claims, representing a total payment of €17.1m.

The average age for accidental death claims was just 49, the lowest average age on record, with more men (63%) dying from accidental death causes than women (28%). A quarter of all life insurance claims for those under 40 were as a result of an accident, making it the second-biggest cause of claims for this age-group again this year. Some €1m was paid out to families of those who died in road traffic accidents in 2017.

Life insurance and specified illness claims amount to €6.1m in Limerick

FINTAN WALSH
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Twitter: @fintanYWalsh

INSURANCE company Irish Life paid out more than €6m in life insurance and specified illness cover in Limerick last year, according to new figures.

And following the publication of its annual claims report, Irish Life has said that cancer continues to be the main cause of death and illness in Limerick.

In 2017, the company paid

out €4.8m in life insurance to families of 55 people who died in Limerick, while €1.3m was paid out to 20 specified illness cover claimants.

It said that cancer was once again the main cause of both life insurance and specified illness claims for people living in Limerick, fol-

lowed by heart-related conditions as the second biggest cause of claims.

Irish Life Retail's head of underwriting and protection claims, Martin Duffy said that an average of €3.6m was paid out every week across the country.

He said that more than 33% of their specified illness claims were paid out to people under the age of 50.

"Those total payments would have helped to ease the financial burden for those people and their families at a difficult time.

"However, it's a worry that Coyne Research study found that less than half of women in Ireland – just 45% – have some form of life insurance, serious illness cover or income protection, compared to almost 2 in every 3 men – 63%. And unfortunately, this lack of financial protection

among women in particular is also reflected in our 2017 claims data where women made up just 38% of our LifeInsurance claims," he stated this week.

The company said that almost two in every three specified illness claims were paid within five weeks of Irish Life receiving the completed claim forms.

Irish Life's claims report highlighted that the number of people dying from cancer in Ireland remains high, as 54% of women and 38% of men died from cancer in 2017.

Cancer is county's leading cause of death

Cancer continues to be the main cause of death and illness in the county, according to Irish Life.

Irish Life has published its annual claims report, confirming that it paid out €1.75m to customers and their families in Co Roscommon who were affected by illness and death during 2017.

The report provides a unique insight into the health of the nation and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8m to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €1.2 million for 11 life insurance claims in Roscommon and €550,000 for 14 specified illness cover claims.

Cancer was once again the main cause of life insurance and specified illness claims for people living in Roscommon, followed by heart-related conditions as the second biggest cause of claims.

In 2017, the average age of life insurance claims in Roscommon was 60 years, while the average age of those with specified illness claims was 54.

NEWSBRIEFS

Cancer is leading cause of death and illness in Clare

CANCER continues to be the main cause of death and illness in Clare, according to Irish Life, Ireland's leading life insurer. Irish Life has published its annual claims report, confirming that it paid out €4.1 million to customers and their families in County Clare who were affected by illness and death during 2017.

The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €2.8 million for 32 Life Insurance claims in Clare and €1.3 million for 20 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Clare, followed by heart-related as the second biggest cause of claims. In 2017, the average age of Life Insurance claims in Clare was 60 years, while the average age of those with Specified Illness claims was 51 years.

Life insurance company paid out almost €1m in Sligo in '17

By PAUL DEERING

Cancer continues to be the main cause of death and illness in Sligo, according to insurers, Irish Life.

Its annual claims report has revealed that it paid out €1.1 million to customers and their families in County Sligo who were affected by illness and death during 2017.

The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers and their families affected by illness and death last year.

The claims report highlights that Irish Life paid out €970,000 for 14 Life Insurance claims in Sligo and €130,000 for seven Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Sligo, followed by heart-related conditions as the second biggest cause of claims.

In 2017, the average age of Life Insurance claims in Sligo was 66 years, while the average age of those with Specified Illness claims was 40 years.

The claims report highlight-



Fourteen life assurance claims paid out for Sligo last year.

ed that the number of people dying from cancer in Ireland remains high, as over half of women (54%) and 38% of men died from cancer in 2017.

Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition

when compared to women.

Overall, prostate cancer was the leading cancer claim for men in Ireland (19%), followed by lung cancer and colon cancer. Breast cancer was the main type of cancer claim for women (39%), followed by colon cancer and ovarian cancer.

€3.7m in claims paid to customers in Donegal

Cancer main reason for pay outs

CANCER continues to be the leading cause of death and illness in Donegal, according to the latest figures revealed by Irish Life.

In its annual claims, the life insurance company has revealed that it paid out €3.7 million to customers and their families in Donegal who were affected by illness and death during 2017.

The recent report highlights that Irish Life paid €1.8 million for 25 life insurance claims in Donegal and €1.9 million for 33 specified illness cover claims.

Accidental deaths were the second biggest cause of life insurance claims while heart-related conditions were the second biggest cause of specified illness claims.

In 2017 the average age of life insurance claims in Donegal was 56 years, while the average age of those with specified illness claims was 53

years.

Nationally, the claims report highlighted that the number of people dying from cancer in Ireland remains high.

Over half of women, 54 per cent, and 38 per cent of men died from cancer in 2017.

HEART CONDITION

Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

Overall, prostate cancer was the leading cancer claim for men in Ireland on 19 per cent, followed by lung cancer and colon cancer.

Breast cancer was the main type of cancer claim for women, responsible for 39 per cent of all pay outs, followed closely by colon cancer and ovarian cancer.

Cancer is Donegal's leading cause of death and illness

Irish Life pays out €3.7 million in claims in Donegal during 2017

€1.8 million paid out in Life Insurance to families of 25 people who died in Donegal

€1.9 million paid out to 33 Specified Illness Cover claimants in Donegal

Cancer was the biggest cause of Life Insurance and Specified Illness claims in Donegal

The average age of death claims in Donegal was 56 years, and 53 years for Specified Illness claims

Generally, women in Ireland are claiming at an earlier age than men – average age of 64 years for female Life Insurance claims and just 51 years for Specified Illness cover, 4 years earlier than men

Cancer continues to be the main cause of death and illness in Donegal, according to Irish Life, Ireland's leading life insurer*.

Irish Life has published its annual claims report, confirming that it paid out €3.7 million to customers and their families in County Donegal who were affected by illness and death during 2017. The report provides a unique insight into the health of the nation, and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million in total to 2,582 customers

and their families affected by illness and death during 2017.

The claims report highlights that Irish Life paid €1.8 million for 25 Life Insurance claims in Donegal and €1.9 million for 33 Specified Illness Cover claims.

Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Donegal. Accidental deaths were the second biggest cause of Life Insurance claims and heart-related conditions were the second biggest cause of Specified Illness claims.

In 2017, the average age of Life Insurance claims in Donegal was 56 years, while the average age of those with Specified Illness claims was 53 years.

Martin Duffy, Head of Underwriting & Protection Claims, Irish Life Retail, commented; "We paid an average of €3.6 million a week last year to people and families affected by illness and death in Ireland. In fact, we paid 95% of the life insurance and specified illness claims we received last year.

And yet we've seen from a recent study by Coyne Research** that people in Ireland think that only half (51%) of life insurance claims overall are paid. So clearly, we need to make

more people aware of the real benefits of life and specified illness cover, as it can be a lifeline for you and your family in times of difficulty.

"This is further proven by the fact that over a third of our Specified Illness claims were paid to people under 50 years of age. Those total payments would have helped to ease the financial burden for those people and their families at a difficult time. However, it's a worry that the Coyne Research study also found that less than half of women in Ireland (just 45%) have some form of life insurance, serious illness cover or income protection, compared to almost 2 in every 3 men (63%). And unfortunately, this lack of financial protection among women in particular is also reflected in our 2017 claims data where women made up just 38% of our Life Insurance claims", he said.

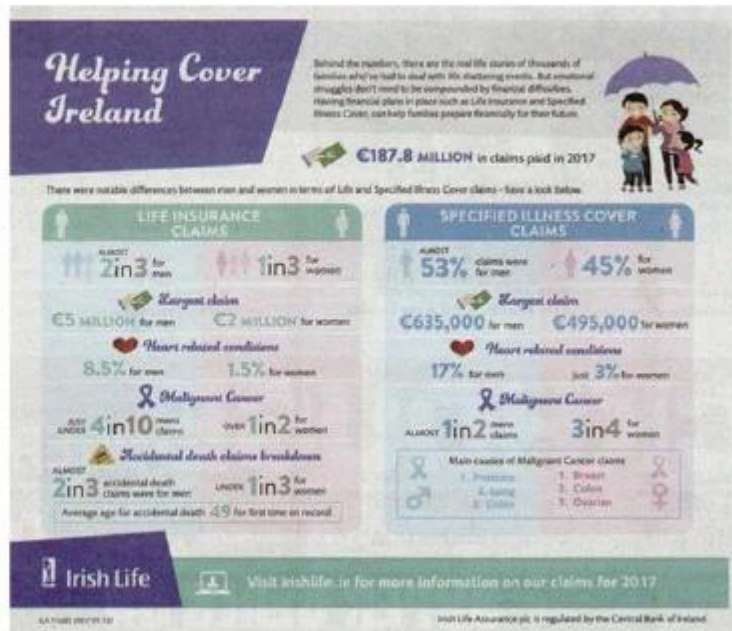
Looking at the national data, almost two thirds of Life Insurance claims were for men (60%) compared to just 35% for women. In relation to Specified Illness claims, over half (53%) of claims were paid to men and 45% to women. The report also revealed that women in Ireland are claiming at an earlier age than men; the average age for female life claims was 64 years, compared to 67 years for men, and

for specified illness claims the average age for female claimants was just 51 years, compared to 55 years of age for male claims.

Life Insurance claims: The claims report highlighted that the number of people dying from cancer in Ireland remains high, as over half of women (54%) and 38% of men died from cancer in 2017. Heart-related conditions also feature as a main cause of death, with men five times more likely to die from a heart condition when compared to women.

Specified illness claims: Overall, prostate cancer was the leading cancer claim for men in Ireland (19%), followed by lung cancer and colon cancer. Breast cancer was the main type of cancer claim for women (39%), followed by colon cancer and ovarian cancer.

Irish Life paid over 95% of all Life Insurance and Specified Illness claims received in 2017, paying out over €3.6 million a week on average. Most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. The company also confirmed that almost 2 in every 3, Specified Illness claims were paid within five weeks of Irish Life receiving the completed claim forms.



Cancer is leading cause of death in Longford

Cancer continues to be the main cause of death and illness in Longford, according to life insurer, Irish Life. **Irish Life** has published its annual claims report, confirming that it paid out €2 million to customers and

their families in County Longford who were affected by illness and death during 2017. For a more detailed breakdown on Irish Life's Longford report, visit www.longfordleader.ie.

Cancer remains Limerick's leading cause of death

by Alan Jacques

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CANCER continues to be the main cause of death and illness in Limerick.

These are the findings of Irish Life's annual claims report, which confirmed that it paid out €6.1 million to customers and their families in County Limerick who were affected by illness and death during 2017.

The claims report highlights that the leading life insurer paid €4.8 million for 55 Life Insurance claims in Limerick and €1.3 million for 20 Specified Illness Cover claims. Cancer was once again the main cause of both Life Insurance and Specified Illness claims for people living in Limerick, followed by heart-related conditions as the second biggest cause of claims.

In 2017, the average age of Life Insurance claims in Limerick was 62 years, while the average age of those with Specified Illness claims was 53 years.

Nationally, almost two thirds of Life Insurance claims were for men (60 per cent) compared to just 35 per cent for women. In relation to Specified Illness claims, over half (53 per cent) of claims were paid to men and 45 per cent to women.

The report also revealed that women in Ireland are claiming at an earlier age than men: the average age for female life claims was 64 years, compared to 67 years for men, and for specified illness claims the average age for female claimants was just 51 years, compared to 55 years of age for male claims.

Sometimes you have to think about illness, death and cash

DEATH and illness are topics we don't like to ponder, and the thought of leaving our family without us or losing our income if we become too ill to work can be hard to get our heads around.

New research has shown that fewer than half of women have financial insurance, while only two thirds of men do.

The Irish Life study makes sober reading, as do figures from Royal London that revealed that three out of 10 Irish adults have no idea how their family would cope financially if they were no longer around.

Yet putting a policy in place is straightforward and – unusually, for insurance products – relatively cheap.

Here are the different terms used and an idea of what it costs (see panel).

MORTGAGE PROTECTION: This is insurance that simply pays off your mortgage to the lender if you die. It doesn't pay anything to your family, is the cheapest type and is usually mandatory when you have a mortgage.

LIFE INSURANCE: This pays out a lump sum to your family. Cheaper policies are term-based, in other words they last 10 to 20 crucial years. Others are whole of life and will pay out if you keep paying the premium.

Fifty-four per cent of women and 38pc of men die from cancer, but men are five times more likely to die from heart disease.

INCOME PROTECTION COVER: This pays out an annual amount to cover lost income if you can't work through illness or injury. It's normally attached to pension policies and is expensive.

SERIOUS (SPECIFIED) ILLNESS

COVER: This product is more expensive than life insurance. It pays out a lump sum on contraction of a listed serious illness.

Although many illnesses are covered, cancer (62pc), heart attack and stroke (20pc) make up the vast majority of claims, according to Irish Life, which pays out an average €3.6m a week – a third of it to people under 50.

Colm Treacy, of Lifebroker.ie, said most policies include a range of other benefits, including cash if

you're in hospital, pre-payment of funeral expenses (before the paperwork is finalised) and bereavement and counselling services.

They can also include Terminal Illness Benefit. This pays out an early lump sum if the policy-holder is diagnosed with an illness from which she or he is expected to die within 12 months of diagnosis.

Irish Life's research showed that most respondents believed only half of illness claims were paid out, whereas in reality the figure is closer to 95pc.

"You're usually not covered if the illness is self-inflicted, such as injury or drug/alcohol abuse," said Treacy, "or if you had a pre-existing illness that wasn't disclosed, leading to the claim."

CHOOSING THE RIGHT COVER

● What age are your children? How long will you need cover for? What income needs to be replaced? These are all questions to ask before you buy.

● There are policies that cover either life or specified illnesses,

known as accelerated plans. This is a better-value option than stand-alone policies, but there's only one payout.

● Consider your current medical history, fitness levels and smoking – they will all affect the premium.

Indeed, smoking is one of the single biggest factors in cost (see panel, which shows the alarming difference). Giving up has benefits on your premium and for your health.

FUTURE-PROOF YOUR FINANCES

● Make sure you have somewhere your loved ones can easily find your important financial information such as your will, house deeds and life insurance policies. Tell them where they are, to avoid delays after your death.

● Use a broker to put vital cover in place. They will smooth the way through the application form and get the best price for you. Most life insurance products are price-matched across the industry, so you won't pay more than you need to.

● Don't confuse mortgage protection with life insurance: it only pays off the mortgage and the bank gets the policy. Life insurance gives your family a lump sum to replace your income.

● If your children are grown up, you may be over-insured – don't pay for unnecessary cover. Divert the premium to serious illness cover for yourself instead.

If you're financially in the clear and don't need to pay off any debts, you'll only need a low level of specified illness cover; but if you still need to pay for long-term debts – such as a mortgage – you might think about getting a higher level of cover to ensure you have enough to pay for these loans if you're unable to work.

HOW THEY COMPARE SPECIFIED ILLNESS COVER

INSURER	NON-SMOKER	SMOKER
Friends First	€71.76 per month	€131.86 per month
Zurich	€76.43 per month	€137.08 per month
Royal London	€76.84 per month	€143.89 per month
Aviva	€80.43 per month	€147.93 per month
New Ireland	€82.80 per month	€146.00 per month
Irish Life	€93.63 per month	€165.85 per month



Quote courtesy www.Lifebroker.ie: 44-year-old for €100,000 level specified illness cover for 20 years

Claims

€3.6m in serious illness and life insurance claims

More than €3.6m was paid out in life insurance and specified illness cover in Donegal by insurance company Irish Life last year.

Life insurance claims amounted to €1.7 million while serious illness cover claims amounted to €1.8 million.

The average age of serious illness claimants in Donegal was 53 while the average age of claimants for life insurance was 56. The average claim for serious illness cover in the county was Donegal €57,124 while the average claim for life insurance was Donegal €71,304.

Cancer was once again the main cause of both Life Insurance (42%) and Specified Illness claims (62%), followed by heart-related conditions which accounted for

10% of deaths and 20% of Specified Illness claims. Overall, breast cancer was the main type of cancer for Specified Illness claimants. The claims report revealed that over half of women died from cancer, compared to 38% of men.

Martin Duffy, Head of Underwriting and Protection Claims, Irish Life Retail, said: "We paid an average of €3.6 million a week last year to people and families affected by illness and death. In fact, we paid 95% of the life insurance and specified illness claims we received last year. And yet we've seen from a recent study by Coyne Research** that people in Ireland think that only half (51%) of life insurance claims overall are paid."

Cancer is county's No 1 cause of death

CANCER continues to be the main cause of death and illness in Carlow, according to a life insurer. Irish Life has published its annual claims report, confirming that it paid out €2.1 million to customers and their families in Co Carlow who were affected by illness and death during 2017.

The report provides a unique insight into the health of the nation and includes a breakdown of the illnesses and conditions that led to payments by Irish Life of €187.8 million to 2,582 customers and their families affected by illness and death during 2017.

The claims' report highlights that Irish Life paid

€1.5 million for 25 life insurance claims in Carlow and €570,000 for ten specified-illness-cover claims.

Cancer was once again the main cause of both life insurance and specified illness claims for people living in Carlow.

Heart-related conditions were the second-biggest cause of life insurance claims and 'stroke' was the second-biggest cause of claims for specified-illness claims.

In 2017, the average age of life insurance claims in Carlow was 66 years, while the average age of those with specified-illness claims was 58 years.